

04/20/00



PTO  
 ATLANTA, GEORGIA  
 BANGKOK, THAILAND  
 BRUSSELS, BELGIUM  
 CHARLOTTE, NORTH CAROLINA  
 HONOLULU, HAWAII  
 KANSAS CITY, MISSOURI  
 KOKOMO, INDIANA  
 MEMPHIS, TENNESSEE  
 NEW YORK, NEW YORK  
 OAKLAND, CALIFORNIA  
 PHOENIX, ARIZONA  
 PITTSBURGH, PENNSYLVANIA  
 RICHMOND, VIRGINIA  
 WASHINGTON, D.C.

SCOTT D. BALDERSTON  
 E-MAIL: SBALDERSTON@HUNTON.COM

# HUNTON & WILLIAMS

1900 K STREET, N.W.

WASHINGTON, D.C. 20006-1109

TELEPHONE (202) 955-1500

FACSIMILE (202) 778-2201

MCLEAN, VIRGINIA  
 MIAMI, FLORIDA  
 NEW YORK, NEW YORK  
 NORFOLK, VIRGINIA  
 RALEIGH, NORTH CAROLINA  
 RICHMOND, VIRGINIA  
 WARSAW, POLAND

PTO  
 09/552879  
 04/20/00

FILE NO.: 47004.000056  
 DIRECT DIAL: (202) 955-1935

April 20, 2000

BOX PATENT APPLICATION  
 Assistant Commissioner for Patents  
 Washington, D.C. 20231

Re: Filing of New U.S. Patent Application  
 Title: *SYSTEM AND METHOD FOR DYNAMIC, MULTIVARIABLE  
 COMPARISON OF FINANCIAL PRODUCTS*  
 Inventors: John Carnahan and William Wallace  
Attorney Docket No.: 47004.000056

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including (14) pages of Specification, (3) pages of Claims (numbered 1-20), (1) page Abstract, and (27) sheets of Drawings.

The inventors are: John Carnahan and William Wallace.

The filing fee is calculated as follows:

		BASIC FILING FEE		AMOUNT
No. of Claims		No. in Excess	Rate	\$690.00
Number of Claims in Excess of: <b>20</b>	20	34	\$ 18.00	.00
Independent Claims in Excess of: <b>3</b>	2	0	\$ 78.00	.00
First Presentation of Multiple Dependent Claims			\$ 130.00	
Reduce by 1/2 for Small Entity				
TOTAL FEE DUE				\$690.00

HUNTON & WILLIAMS

BOX PATENT APPLICATION

Page 2

A check in the amount of \$690.00 is attached to cover the basic application filing fee. In the event of any variance between the amount enclosed and the Patent and Trademark Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Please direct all communication concerning this application to the undersigned as follows:

Scott D. Balderston, Esq.  
Hunton & Williams  
1900 K Street, N.W., Suite 1200  
Washington, DC 20006  
Telephone: (202) 955-1500  
Facsimile: (202) 778-2201

Respectfully submitted,

HUNTON & WILLIAMS

By: Scott D. Balderston  
Scott D. Balderston  
Registration No. 35,436

Dated: April 20, 2000

**SYSTEM AND METHOD FOR DYNAMIC, MULTIVARIABLE  
COMPARISON OF FINANCIAL PRODUCTS**

**FIELD OF THE INVENTION**

5           The invention relates to the field of electronic commerce, and more particularly to the dynamic, realtime comparison of financial products such as mutual funds.

**BACKGROUND OF THE INVENTION**

10           The advent of electronic commerce has led to an increasingly sophisticated array of networked financial products and services, and consumer tools to access and analyze those products and services. Online shopping comparators, in which categories of consumer goods or services are sorted by price, are known. Reverse auction services, in which a consumer names a price  
15           and then a search engine attempts to match that price amongst participating vendors, are also known. In the realm of financial products and services, a host of Internet-based banking, mutual funds, and other financial tools have been deployed.

20           In the case of mutual funds, the subject product involves a set of performance numbers and other quantities which require more than a simple, one-field comparison on the basis of price. As a result, shopping for networked mutual fund products typically involves running a comparison engine in which a consumer wishing to invest in a mutual fund enters a set of predefined ranges

5

10

20

### **SUMMARY OF THE INVENTION**

The invention overcoming these and other drawbacks in the art relates to a system and method for dynamic, multivariable comparison of financial products which permits consumers to select, enter, and edit criteria of their choosing, and weight those criteria according to user objectives. Search results based on this multivariable comparison may be presented in a quantitative or hybrid quantitative/graphical form, and links to service sites for purchase of the products involved may be presented. The database or databases from which candidate funds or other products are drawn for comparison by the search engine may be updated frequently or in realtime, and the search criteria may involve more than purely quantitative data. For instance, a user may wish to restrict their search for a financial or other product to subsets within certain categories, such as growth funds within the universe of available mutual funds.

The invention in one embodiment is reflected in the Fund Profiler™ product of the assignee of this application.

### **BRIEF DESCRIPTION OF THE DRAWINGS**

The invention will be described with reference to the accompanying drawings, in which like elements are referenced by like numerals.

Fig. 1 illustrates a search engine architecture according to a first illustrative embodiment of the invention.

Figs. 2(a)-2(y) illustrate user interfaces and search logic for illustrative comparisons executed by the invention.

Fig. 3 illustrates a flowchart of comparison processing according to the invention.

5

### **DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS**

The invention will be described with reference to an illustrative architecture shown in Fig. 1, in which a transaction server 106 communicates with a variety of database and other resources to coordinate the delivery of financial comparisons to a consumer at a client 118. Client 118 is connected to the transaction server 106 via communications link 104.

Communications link 104 may be, include or access any one or more of, for instance, the Internet, an intranet, a PAN (Personal Area Network) a LAN (Local Area Network), a WAN (Wide Area Local Network), or a MAN (Metropolitan Area Network), a frame relay connection, an Advanced Intelligent Network (AIN) connection, a synchronous optical connection, DSL (Digital Subscriber Line) connection, a digital T1, T2, or E1 line, Digital Data Service (DDS) connection, DSL (Digital Subscriber Line) connection, an Ethernet connection, an ISDN (Integrated Services Digital Network) line, a dial-up port such as a V.90, V.34, or V.34bis analog modem connection, a cable modem, an ATM (Asynchronous Transfer Mode) connection, or FDDI (Fiber

Distributed Data Networks) or CDDI (Copper Distributed Data Interface) connections.

- Communications link 104 may furthermore be, include or access any one or more of a WAP (Wireless Application Protocol) link, a GPRS (General
- 5 Packet Radio Service) link, a GSM (Global System for Mobile Communication ) link a CDMA (Code Division Multiple Access) or TDMA (Time Division Multiple Access) link such as a cellular phone channel, a GPS (Global Positioning System) link, CDPD (cellular digital packet data), a RIM (Research in Motion, Limited) duplex paging type device, a Bluetooth radio link, or an
- 10 IEEE 802.11-based radio frequency link. Communications link 104 may yet further be, include or access any one or more of an RS-232 serial connection, an IEEE-1394 (Firewire ) connection, an IrDA (infrared) port, a SCSI (Small Computer Serial Interface) connection, a USB (Universal Serial Bus) connection or other wired or wireless, digital or analog interface or connection.
- 15 Client 118 itself may be or include, for instance, a personal computer running the Microsoft Windows™ 95, 98, Millenium, NT, or 2000, Unix, Linux, Solaris™, OS/2™, BeOS™, MacOS™, or other operating system or platform. Client 118 may include a microprocessor such as an Intel x86-based device, a Motorola 68K or PowerPC device, a MIPS, Hewlett Packard or Alpha
- 20 RISC processor, a microcontroller or other general or special purpose device operating under a programmed control. Client 118 may furthermore include electronic memory such as RAM (random access memory), or EPROM

(electronically programmable read only memory), storage such as hard drive, CDROM or rewritable CDROM or other magnetic, optical, or other media, and other associated components connected over an electronic bus, as will be appreciated by persons skilled in the art. Client 118 may also be a network-  
5 enabled appliance such as a WebTV™ unit, radio-enable Palm™ Pilot or similar unit, a set-top box, a game playing console such as Sony Playstation™ or Sega Dreamcast™, a browser-equipped cellular telephone, or other TCP/IP client or other device.

The transaction server 106 may be or include, for instance, a  
10 workstation running the Microsoft Windows™ NT™, Windows™ 2000, Unix, Linux, IBM AIX, Hewlett-Packard UX, Novell Netware™, Sun Microsystems Solaris™, OS/2™, BeOS™, Mach, Apache, OpenStep™, or other operating system or platform. Transaction server 106 includes or executes a search engine 116 capable of interrogating or querying a relational or other database  
15 source to execute user commands. In the illustrative embodiment, the transaction server 106 communicates via communications link 108 to a set of information sources 110a . . . 110n. The information sources 110a . . . 110n may be or include, for instance, commercially available financial or other information sources, such as a feed on a realtime or batch basis from the  
20 Lipper™ financial network source. It will be appreciated that other information sources, singly or together, may communicate with transaction server 106 to serve as raw information for customized consumer inquiries.



Search engine 116 is configured to accept information from the sources 110a . . . 110n and interrogate the resulting information feed, in relational database or other format. In one implementation of the invention, the search engine 116 may advantageously be, include or access the commercially available Frictionless™ product available from Frictionless Commerce, Inc. Search engine 116 may also be, include or access other existing data storage or management, technology such as the Oracle™ relational database sold commercially by Oracle Corp. Other databases, such as Informix™, DB2 or other data storage or query formats or platforms, such as SQL may also be used, accessed or incorporated in the invention.

In the operation of the invention, the client 118 may present a consumer wishing to inquire about mutual fund or other products with a user interface 102 laying out a set of user-selectable criteria 120, illustrated as criteria 1 . . . n. As illustrated in more detail in Figures. 2(a)-2(y), the criteria 120 in general may include enumerated financial information such as average fund returns for 1, 5, 10 years or other applicable periods, expense loads, fund asset size, net asset value (NAV) fund type, minimum investment and other qualitative or quantitative categories of information. In addition, the user may be presented with user-definable weighting ranges on interface 102.

That is, in the illustrative embodiment, the invention presents the user via interface 102 with not just sets of quantitative or qualitative fields, but also weighting module 124 to permit a set of a weighting ranges to allow the user to

attach discretionary levels of importance to those various ranges, should they be present in candidate fund. The user may assign a set of weights to those selected data, for instance categorizing different features as "must have" for greatest weighting, or lesser degrees according in one implementation to a sliding, radio-button scale as illustrated in Fig. 2(g). This means that a consumer at client 118 may receive a broad compilation of search results reflecting a collection of complex information, but sorted according to that user's particular needs.

For instance, one user may be looking for mutual fund products having the characteristics of at least a 15% average annualized return over the last five years, while being categorized conservatively as an income fund, and having an expense load of less than 1.5%. For that user and their comparison criteria, mutual fund products having those characteristics may be presented and sorted, while other mutual funds matching the quantitative criteria, but lacking the income fund category, may also be presented for completeness and flexibility. As illustrated in Figures 2(a) - 2(y), the interface 102 of the invention may present the user with graphical result code 122 indicating the varying degree of match between the user's inputted criteria and the characteristics of the funds presented in the search results 112.

Illustratively the interface 102 may present the user with a blue bar next to entries in the search results 112 whose degree of blueness or length of bar reflects how well candidate funds or other products meet all inputted criteria.

The user may, therefore, immediately isolate the products which meet all stated criteria. However, the invention may also present the user with other graphical result codes 122, such as a yellow bar, indicating that some but not all of criteria 120 were met. Nonetheless, a candidate fund marked with a yellow bar  
5 may generate a higher match score and receive a higher ordinal ranking if a given mutual fund product does not contain all stated criteria 120 of the search, however matches higher-weighted criteria to a particularly strong degree.

The resulting sort list in the search results 112 may thus present the user with a variety of matching funds, some meeting all criteria 120 while others  
10 may have fewer categorical matches but higher net match scores resulting from user-defined weighting. The weighting module 124 may store pre-assigned default values for different categories of the criteria 120, but which the user may manipulate via interface 102 to adjust up or down. The user may similarly manipulate the interface 102 to create or access an investment profile 126 for  
15 that user for the purpose of pre-filling one or more different criteria 120, for use during later sessions.

Once the user has entered or selected all criteria 120 at the client 118, the criteria 120 are communicated to the transaction server 106 for entry into the search engine 116. Search engine 116 obtains the criteria 120 for a  
20 relational or other query against the information sources 110a . . . 110n on a realtime or batch basis. Once the information sources 110a . . . 110n are interrogated the search engine 116 collects and transmits the search results 112

to the client 118 via communications link 104. The search results 112 may satisfy the user in initial form, providing enough information to permit the user to make a transaction decision. In that regard and as illustrated for instance in Fig. 2(m), 2(x) and 2(y), interface 102 may include a transaction link 128  
5 permitting the user to reach a linkable Web or other site via a URL or other linking resource, to enter information, obtain a prospectus, perform a transaction or take other steps.

However, in the practice of the invention if the user wishes to revise or refine search results 112, provisions made for search refinement through search  
10 modification module 114 accessible through the interface 102. The search modification module 114 allows the user to execute editing functions to alter, delete, add, or otherwise manipulate the criteria 120 to re-execute or refine the search.

If the user chooses to revise the criteria 120, they manipulate the  
15 interface 102 to enter different values, ranges, or weights for comparison against the information sources 110a . . . 110n. In one embodiment, the search results 112 may be stored locally on the client 118 so that further refinements within the search results 112 themselves may be performed without the need to communicate over communications link 104 and other facilities. Conversely, if  
20 the user wishes to add to the criteria 120, or to replace one or more of the criteria 120 with entirely new values, it may be necessary to communicate

between communications link 104 and other resources to obtain new search results 112.

A revised or refined search may produce new search results 112, with recalculated and re-presented graphical results codes 122 indicating a new  
5 ordinal ranking of mutual funds or other products, again for instance using blue bars, yellow bars, or other icons or other graphical representations. It may be noted that the transmissions via communications link 104 or otherwise may be encrypted using PGP, SSL, 128-bit encryption or other security techniques.

An illustrative example of a comparison session will be described with  
10 reference to Figs. 2(a) and 2(z) in more detail. As shown in Fig. 2(a), the user interface 102 may present the user with a login screen. The user then may be presented with a selection screen as shown in Fig. 2(b) to select the profiling function of the invention. As shown in Figs. 2(c) - 2(e), the user may then be presented with a description of the service along with instructions on how to  
15 proceed with invoking a comparison session. The user may then be presented with an option to either select a predefined search profile, illustratively a set of investment objectives rated between very aggressive and very conservative, and a custom profile selection permitting individual criteria selection, as shown in Fig. 2(f).

20 If the user elects to set up a custom profile, then as shown in Fig. 2(g) the set of criteria 120 may be presented along with the weighting module 124 in the form of selectable radio buttons to arrange their desired complex of criteria.

As shown in Figs. 2(h) and 2(i), the user may drill down into individual ones of the criteria 120 for range selection and explanations of the pertinent data. Once the desired ranges and weights are input or selected for all of the criteria 120, the entire set of search criteria are communicated to the transaction server 106.

5 The search engine 116 then interrogates the information sources 110a . . . 110n, and returns search results 112 illustrated in Figs. 2(j) - 2(l). As shown for instance in Figs. 2(j) - 2(l), the graphical result code 122 for each entry within the search results 112 may be included along with quantitative and other information to permit the user to compare and evaluate different products  
10 coinciding with their needs. As shown in Fig. 2(m), a transaction link 128 may be presented, in this case illustratively a request for a financial prospectus.

As illustrated in Figs. 2(n) - 2(y), once the transaction server 106 returns the search results 112 to the client 118, the search result 112 the user may drill down through the search results 112 in order to view more information about  
15 particular funds, sort the results, alter one or more of the criteria 120 and generally manipulate the user interface 102 to refine and explore the search results. As illustrated in Fig. 2(y), another possibility for the transaction link 128 as a link to a purchase site for individual funds or other products, depending on the search results 112, the user's existing account and other  
20 factors.

Overall processing of mutual fund comparative profiles according to the invention is illustrated in Figure 3. In step 302, processing begins. In step 304,

a user logs in at client 118, and the login may include authentication processing if desired. In step 306, either criteria 120 to be newly entered or pre-filled criteria if investment profile 126 is activated are presented via on the interface 102. In step 308, the user selects or inputs the criteria 120 they wish to apply to  
5 the search, along with any weights via the weighting module 124. In step 310, the user's entered search information is communicated via communications link 104 to the transaction server 106.

In step 312, the search engine 116 communicates with the information sources 110a . . . 110n to interrogate those sources for matches to the user's  
10 search criteria 120. In step 314, search results 112 are communicated to the client 118 and presented to the user, which may include for example graphical result code 122, numerical data, ordinal rankings, advertising, or other information. In step 316 a revised search is executed using search modification module 114, if desired. In step 318, linking to a transaction site via a  
15 transaction link 128 is executed if the user so desires. In step 320, the search results 112 and other information may be stored on client 118, transaction server 106 or elsewhere if desired. In step 322, processing ends.

The foregoing description of the system and method for dynamic multivariable comparisons according to the invention is illustrated, and  
20 variations in configuration and implementation will occur to persons skilled in the art. For example, while search results 112 have been described as being visually presented on interface 112 of client 118, search results and related

Figure 1. The proposed model for the development of the *Mytilus* larva. The model is based on the results of the present study and the literature. The model shows the development of the *Mytilus* larva from the zygote to the velar trochophore stage. The model is based on the results of the present study and the literature. The model shows the development of the *Mytilus* larva from the zygote to the velar trochophore stage.



**IN THE CLAIMS**

What is claimed is:

1. A system for multivariable comparison of financial information, comprising:

5 a client interface to a user inputting weightable search information; and  
a search interface, communicating with the client interface, the search interface operative to interrogate at least one network-enabled information source according to the weightable search information to generate search results.

10 2. The system of claim 1, wherein the client interface comprises a communications link for transmitting the weightable search information to a transaction server and transmitting the search results to the user.

3. The system of claim 2, wherein the client interface comprises a graphical user interface for displaying at least one of the weightable search  
15 information, the search results, and graphical coding objects associated with the search results.

4. The system of claim 1, wherein the client interface comprises a network-enabled connection to a client workstation.

5. The system of claim 4, wherein the network-enabled connection  
20 comprises an Internet connection.

6. The system of claim 1, wherein the weightable search information comprises multivariable financial information.

7. The system of claim 6, wherein the weightable search information comprises weighting information to be applied to the multivariable financial information to generate a composite results score.

8. The system of claim 7, wherein the weightable search  
5 information is modifiable to be applied to the search results.

9. The system of claim 1, wherein the search interface comprises a connection to a relational database.

10. The system of claim 1, wherein the client interface comprises at least one of keyboard input, voice input, touch pad input, voice output, pointing  
10 device input, speech input, biometric input, and graphical output at the client workstation.

11. A method for multivariable comparison of financial information, comprising:

a) receiving weightable search information from a client interface;  
15 and

b) interrogating at least one network-enabled information source according to the weightable search information to generate search results.

12. The method of claim 11, wherein the client interface comprises a communications link for transmitting the weightable search information to a  
20 transaction server and transmitting the search results to the user.

13. The method of claim 12, wherein the client interface comprises a graphical user interface, further comprising a step of c) displaying at least one

0055879-042000

of the weightable search information, the search results, and graphical coding objects associated with the search results.

14. The method of claim 11, wherein the client interface comprises a network-enabled connection to a client workstation.

5 15. The method of claim 14, wherein the network-enabled connection comprises an Internet connection.

16. The method of claim 11, wherein the weightable search information comprises multivariable financial information.

10 17. The method of claim 16, wherein the weightable search information comprises weighting information to be applied to the multivariable financial information to generate a composite results score.

18. The method of claim 17, wherein the weightable search information is modifiable to be applied to the search results.

15 19. The method of claim 11, wherein the search interface comprises a connection to a relational database.

20. The method of claim 11, wherein the client interface comprises at least one of keyboard input, voice input, touch pad input, voice output, pointing device input, speech input, biometric input, and graphical output at the client workstation.

000000-000000

**ABSTRACT**

A multivariable search system for the comparative analysis of financial products allows the user to enter a set of criteria of their choice with desired ranges and in addition, a weighting factor to be applied to the criteria. Mutual funds, for instance, may be searched according to desired rates of return, fund type categories, and assigned levels of weight or emphasis on different ones of the criteria. Search results may be returned in coded form, indicating which candidate products they match all of the selected criteria, and which ones generate the highest net score given the weighting and other factors. Searches may be revised or refined based on the presented results, or new searches may be performed. Hot linkable connections may be presented to transaction sites to carry out purchases, obtain prospectuses, or other activities relating to the mutual fund or other financial products returned.

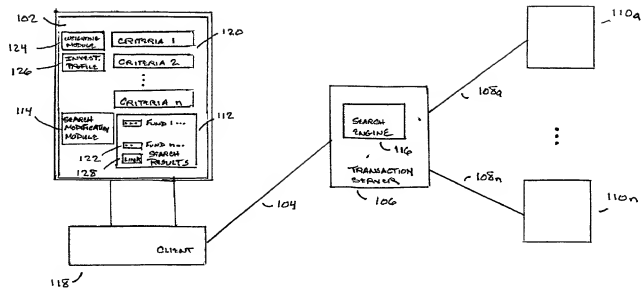



FIG. 1



**WING**

Log in to my account  
Open a new account

**2.9% (INTRO APR)\***

**5% CASH BACK\*\***

Platinum Visa. Special holiday savings, great miles and 5% cash back.

Wingspan Investment Services: New Fund\* (Hold!) Test drive tomorrow's mutual fund\* (Profit!) today!

Toys for Tots: Join us in donating online

Online Checking. No monthly fees. Bill Pay. ATM rebates. Direct deposit\* and more!

	Wingspan Bank APR	National Averages	Investment Information Provided by Wingspan Investment Services:**
Home Equity Loan	8.74%***	8.95%	Symbol
Personal Loans	12.99%	14.30%	Symbol Lookup

Get Quote

Display

MEMBER FDIC

Bank • Loans • Brokerage • Insurance • Pay Bills • Plan • Apply • About • Help • Contact Us • Home

©1999, WingspanBank.com, a division of First USA Bank, N.A. Privacy Policy Terms of Use, and 2nd Policy

\* You will first be considered for a Platinum Visa card with Tier 1 pricing, which has an APR for purchases and balance transfers after the introductory period of 13.49% variable. If you do not qualify for the Tier 1 pricing, you will automatically be considered for a Platinum Visa card with Tier 2 pricing, which has an APR for purchases and balance transfers after the introductory period of 16.24% variable. The APR for cash advances for Tier 1 is 20.45% variable and Tier 2 is 20.24% variable. Please see terms and conditions for full details.

\*\* Investments are provided by Wingspan Investment Services, Inc., a registered broker/dealer and member NASD, SIPC. Investment products are not FDIC insured, and are not obligations of or guaranteed by any Wingspan-affiliated bank. Investments are subject to market risk, including the possible loss of principal.

\*\*\* The "as low as" rate range from 8.74% to 8.94% APR is valid only on loans having 85% or less loan-to-value, ten year term, up to \$500,000. All loans are subject to satisfactory appraisal, title, and insurance. The Annual Percentage Rate as of December 6, 1999 ranges from 8.74% to 13.82%. Rates reflect the optional automatic payment from a checking or savings account for states of AZ, CO, IL, IN, KY, LA, MI, OH, OK, TX, UT, WI, and WV. Rates subject to change at any time without notice and may be higher than the rate currently offered. Actual rate will vary depending term of loan, loan amount, loan-to-value ratio, credit history. Bank One's internal credit policies, the state where your loan originated, and the date your application is received. Rates also available for loans with loan-to-value ratios of 86-100%, except in Texas. In Texas the maximum loan-to-value is 80%. The "no closing costs" offer excludes the loan origination fee, title insurance (when required), and mortgage taxes (if any). The loan origination fee will range from \$0 to \$50 depending on the state in which your loan originated and the date your application is received. For example, a \$25,000 loan for 10 years at an interest rate of 9.44% with a loan origination fee of \$50 will have an APR of 9.49% and a monthly payment of \$323.32. Please call us for information regarding the fees and rate applicable for your state. The amount of the loan you qualify for depends on your annual gross income and the lendable equity in your home less any debt secured by your home. Homeowners must be 18 years of age or older. Purposes of loans may be restricted by state law and Bank One credit policy. Other restrictions may apply. Property and flood insurance may be required. Consult your tax advisor regarding deductibility of interest.

WINGSPAN<sup>SM</sup>  
INVESTMENT SERVICES, INC.

HOME | LOGIN


2.9%<sup>APR</sup>  
Intro APR

Apple | About | Help | Bank | Loans | Brokerage | Insurance | Pay Bills | Plan

WINGSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

Trading Demo | Portfolio Demo | Research | Marketwatch | Quotes & News | Customer Services

Brokerage



New FundProfiler! Use our high-tech tool to match funds to specific investment priorities.  
New Trading Hours! Trade with us 8 a.m. to 7 p.m.  
Trade for as little as \$19.95! Check out our low fees.

Simple and Convenient Investing

Select from:  

Quote - Stock (delayed)

Enter Symbol:  

Display

Find Symbol


Ideas for Investors

- Benefit from our unlimited check writing with our asset management accounts.
- Check out the different account types designed to meet your needs.

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved

Bank - Loans - Brokerage - Insurance - Pay Bills - Plan - Apple - About - Help - Contact Us - Home  
© 1999. WingspanBank.com, a division of First USA Bank, N.A. Privacy Policy, Terms of Use and yk  
Policy



[HOME](#) | [LOG IN](#)

**2.9%\***  
Intro APR


[Apple](#) | [About](#) | [Help](#)

[Bank](#) | [Loans](#) | [Brokerage](#) | [Insurance](#) | [Pay Bills](#) | [Plan](#)

[Trading Demo](#) | [Portfolio Demo](#) | [Research](#) | [Marketwatch](#) | [Quotes & News](#) | [Customer Services](#)

**WINGSPAN INVESTMENT SERVICES, INC.**  
Member NASD/SIPC

## Wingspan Investment Services' FundProfiler



FundProfiler—our high-tech mutual fund search tool—sifts through more than seven thousand funds to compile a list that match specific investment priorities.

Use FundProfiler to find funds that match specific investment priorities by:

- Selecting a profile that best describes the fund you are seeking.
- Setting criteria for 11 mutual fund features.
- Sorting through the results.

**Log In Before You Begin**

Access all of FundProfiler's features: [log in](#) before you begin. If you don't have an account with us, [apply now](#).

To take full advantage of FundProfiler, carefully read our [detailed instructions](#) before you proceed.

Go To FundProfiler

Detailed Instructions

If you have any questions regarding FundProfiler please contact our customer care advisors at **1-888-420-7440** Monday through Friday, 8:30 a.m. to 10 p.m. Eastern time.

FundProfiler does not make recommendations for mutual fund purchases. It does not rank funds by quality, nor rate any fund better than any other fund. It does provide you with important information on the funds within its database. Always read a prospectus carefully before investing. The prospectus contains additional information including fees, charges, and expenses.

FundProfiler does not constitute an offer of sale for any of the funds displayed. Such offer can only be made by the fund's own prospectus.

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved.

[Bank](#) - [Loans](#) - [Brokerage](#) - [Insurance](#) - [Pay Bills](#) - [Plan](#) - [Apply](#) - [About](#) - [Help](#) - [Contact Us](#) - [Home](#)  
 © 1999, WingspanBank.com, a division of First USA Bank, N.A. [Privacy Policy](#) - [Terms of Use](#) and [y2kPolicy](#)

Fig. 2 (c)

102



## Wingspan FundProfiler Detailed Instructions

### Detailed Instructions

FundProfiler, a sophisticated search tool, sifts through more than seven thousand mutual funds to compile a list of mutual funds that match specific investment priorities. FundProfiler takes you through three main screens: start, criteria, and results.

### Start

On the "Start" screen, FundProfiler provides five predefined profiles and a custom option. Choose the profile that most closely describes the type of fund you are seeking. Choose the custom option if none of the predefined profiles adequately describes the type of fund you are seeking.

**Note:** Exposure to market fluctuations is associated with investor risk. Funds with high exposure to market fluctuations tend to present investors with more risk; funds with low exposure to market present investors with less risk.

### Criteria

The Criteria screen lists 11 mutual fund features. For more information about a feature, select the corresponding "Learn More" button.

You can set criteria for each feature. If, on the Start screen, you select:

- A predefined profile, the criteria for each feature will be preset.
- The custom option, no criteria will be set.

You can customize your profile by editing a predefined profile. Use the "Edit" buttons next to each feature to select the criteria that best describe the type of mutual fund you are shopping for. For example, use the "Edit" button next to investment objective to choose an investment objective from a drop-down list that includes growth, growth and income, income, etc.

Use the radio buttons to the right of each feature to indicate how important the feature is to your overall investment objective. The radio buttons:

- Range from most important (left) to least important (right).
- Tell the FundProfiler which features you are most concerned with and which concern you less.

For example, if a fund's ten-year performance is more important to you than a fund's annual portfolio turnover, position the ten-year performance indicator further to the left than the annual portfolio turnover indicator.

You can ensure that all of the funds in your results have the criteria you've indicated for a specific feature by selecting the corresponding "must have" radio button. Each must have feature generally reduces the number of funds in your final results. However, if you do not indicate that a feature must have the criteria that you've selected, your resulting funds may not exactly match your criteria.

### Results

The Results screen lists funds that meet, or closely match, the criteria you set forth on the Criteria screen. You can sort your resulting funds according to a variety of options. Initially, FundProfiler sorts your results by match score.

102-

FIG. 2C(d)

## The match score:

- Indicates how closely the fund meets the criteria you selected on the previous screen, taking into account the relative importance you assigned to each criterion.
- Is not a rating of the fund's quality. Funds with high match scores are not better than funds with low match scores; rather, funds with high match scores more closely match the criteria you selected, weighted by the relative importance you assigned to each, than funds with low match scores.

You can access important information about a fund—including a breakdown of the fund's features compared to the criteria you selected—by clicking on the fund's ticker symbol.

## Please keep these important notes in mind as you use FundProfiler

- **Asset Allocation.** Asset allocation is an important factor in a portfolio's total long-term performance. While FundProfiler does not address asset allocation, it can help you select mutual funds from each asset class. If you are allocating your portfolio across different asset classes or investment styles, as many investors do, use FundProfiler again and again to review funds in each of your allocation categories.
- **Funds.** FundProfiler does not make fund recommendations, nor does it rank the funds displayed. FundProfiler is an information tool only. A fund's past performance does not indicate future results.
- **Prospectuses.** You can order free prospectuses through FundProfiler by selecting the fund's "Prospectus" button. Read the fund's prospectus carefully before you invest. If you do not have a Wingspan Investment Services (WIS) account, you will need to provide delivery information.
- **Purchases.** Not all funds are available for sale through WIS; not all funds are available for sale to residents of every state. If you have a WIS account, you can purchase mutual funds through FundProfiler by selecting the "Buy" button. Applicable WIS transaction costs, if any, will be disclosed at the point of purchase. If you do not have a WIS account, you cannot purchase mutual funds through FundProfiler, but you can apply for a WIS account by selecting the "Apply" button.
- **Taxes.** Some mutual funds provide tax benefits such as tax-exempt status. Wingspan Investment Services' FundProfiler does not include tax exempt funds.

If you have any questions regarding FundProfiler, please contact our customer service representatives at 1-888-420-7440 Monday through Friday, 8:30 a.m. to 10 p.m. Eastern time.

FundProfiler does not make recommendations for mutual fund purchases. It does not rank by quality, nor rate any fund better than any other fund. It does provide you with important information on the funds within its database. Always read a prospectus carefully before investing. The prospectus contains additional information including fees, charges, and expenses. FundProfiler does not constitute an offer of sale for any of the funds displayed. Such offer can only be made by the fund's own prospectus.

Go To FundProfiler

102

**WINGSPAN<sup>SM</sup>**  
INVESTMENT SERVICES, INC.

[HOME](#) | [LOG IN](#)

The perfect checking account is just a click away.

[Apply](#) | [About](#) | [Help](#)

[Bank](#) | [Loans](#) | [Brokerage](#) | [Insurance](#) | [Pay Bills](#) | [Plan](#)

[Trading Demo](#) | [Portfolio Demo](#) | [Research](#) | [Marketwatch](#) | [Quotes & News](#) | [Customer Services](#)

**WINGSPAN**  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

## FundProfiler

[1 Start](#) [2 Criteria](#) [3 Results](#)

### Step One: Select a Profile

Select the profile from the table below that best describes the type of fund you are seeking.

<input type="radio"/>	Custom- I prefer to set my own preferences. I do not want any default values set for me.
<input type="radio"/>	Very Conservative- I want to search for funds that seek current income and seek to minimize exposure to market fluctuations.
<input type="radio"/>	Conservative- I want to search for funds that seek current income. I am willing to accept moderate exposure to market fluctuations in exchange for potentially higher returns.
<input type="radio"/>	Moderate- I want to search for funds that seek higher income and/or a blend of growth and income. I am willing to accept varying degrees of exposure to market fluctuations in exchange for potentially higher returns.
<input type="radio"/>	Moderate Aggressive- I want to search for funds that seek high total return. I am willing to accept high exposure to market fluctuations in exchange for potentially higher returns.
<input type="radio"/>	Very Aggressive- I want to search for funds that seek high capital growth, very high total returns, and/or limited diversification. I am willing to accept very high exposure to market fluctuations in exchange for potentially higher returns.

[NEXT](#)

---

**Quick Search** Enter a fund family name to narrow your search.

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999 All rights reserved.  
 Copyright © 1999 Reuters S.A. All rights reserved. [Click for restrictions.](#)

[Bank](#) - [Loans](#) - [Brokerage](#) - [Insurance](#) - [Pay Bills](#) - [Plan](#) - [Apply](#) - [About](#) - [Help](#) - [Home](#)  
 © 1999, WingspanBank.com [Privacy Policy](#), [Terms of Use](#), and [y2k Policy](#)

**Upper**  
A SERVICE COMPANY

**Pritioness Commerce**

102

FIG. 2 (f)

**WINGSPAN  
INVESTMENT  
SERVICES, INC.**  
Member NASD/SIPC

► Trading Demo ► Portfolio Demo ► Research ► Marketwatch ► Quotes & News ► Customer Services

## FundProfiler

① Start    ② Criteria    ③ Results

## Step Two: Choose Your Criteria

**PREVIOUS**

**NEXT**

We will compile a list of mutual funds that match, or closely match, the criteria you specify for each feature below. The initial settings are based on the profile you selected; tailor your results by changing the settings to match the funds you are seeking.

You can use the "Edit" buttons to choose a range for each feature. Use the radio buttons to select the importance of each feature to you. The "Must Have" radio buttons will ensure that results meet your specific criteria.

[illegible]

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved.  
Copyright © 1999 Reuters S.A. All rights reserved. [Click for restrictions](#)

[Bank](#) - [Loans](#) - [Brokerage](#) - [Insurance](#) - [Pay Bills](#) - [Plan](#) - [Apply](#) - [About](#) - [Help](#) - [Home](#)  
© 1999, WingspanBank.com [Privacy Policy](#), [Terms of Use](#), and [y2k Policy](#)



### Disclosure

**WINGSPAN**<sup>SM</sup>  
INVESTMENT SERVICES, INC.  
Apply | About | Help  
Bank | Loans | Brokerage | Insurance | Pay Bills | Plan  
WINGSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

HOME | LOG IN

The perfect checking account is just a click away.

[Trading Demo](#) [Portfolio Demo](#) [Research](#) [Marketwatch](#) [Quotes & News](#) [Customer Services](#)

## FundProfiler

### Learn More

#### Performance: 1 Year


Usually expressed as a percentage, one-year performance is a measure of the return on an investment over the past 12 months. Performance is usually compared to other funds with similar investment strategies. While a fund's past performance does not indicate its future returns, it does provide a metric to compare funds with similar objectives under similar economic conditions.


BACK

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved.  
Copyright © 1999 Reuters S.A. All rights reserved. Click for restrictions.

Bank - Loans - Brokerage - Insurance - Pay Bills - Plan - Apply - About - Help - Home  
© 1999, WingspanBank.com [Privacy Policy](#), [Terms of Use](#), and [y2k Policy](#)

 **Upper**  
A REUTERS Company

**DEMAND**  
Frictionless  
Commerce  


[Disclosure](#) [Disclosure](#)

102

FIG. 2(h)

**WINGSPAN™**  
INVESTMENT SERVICES, INC.

HOME | LOGIN

The perfect checking account is just a click away.

Apply | About | Help | Bank | Loans | Brokerage | Insurance | Pay Bills | Plan

▶ Trading Demo ▶ Portfolio Demo ▶ Research ▶ Marketwatch ▶ Quotes & News ▶ Customer Services

**WINGSPAN**  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

## FundProfiler

**Edit: Criteria**

Use the drop-down boxes below to select the ranges for the feature selected.

**Feature: Performance: 1 Year**

from (min)  to (max)


< Previous Feature Next Feature >


OK CANCEL

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999 All rights reserved.  
Copyright © 1999 Reuters S.A. All rights reserved. [Click for restrictions](#)

Bank - Loans - Brokerage - Insurance - Pay Bills - Plan - Apply - About - Help - Home  
© 1999, WingSpanBank.com Privacy Policy, Terms of Use, and ysk Policy

 **Lipper**  
A RUSSELL COMPANY

 **DEMAND**  
**Frictionless**  
**Commerce**

[Disclosure](#) [Disclosure](#)

102

Fig. 2 (i)

WINGSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

► Trading Demo ► Portfolio Demo ► Research ► Marketwatch ► Quotes & News ► Customer Services

## FundProfiler

1 Start 2 Criteria 3 Results

### Step Three: View Your Results

We have compiled the list of funds below based on the criteria you selected. To view more information about the table's symbols and buttons, check out the Key

Funds Found: 5555

Funds Searched: 5555

Fund Families Searched: 484

Funds are sorted by the Match Score. To sort by another criteria click the drop-down box to the right and select that item.

Match Score  100

To view details for up to three funds, side-by-side, check their boxes and select the "Display" button

Display	Symbol	Fund Name	Match Score	1 Year Return	5 Year Return	10 Year Return	Since Inception	Asset Class
<input checked="" type="checkbox"/>	INTEX	1838 Investment Advisors Funds: 1838 International Equity Fund	100	33.20%	n/a	n/a	08/03/1995	APPLY PROSPECTUS
<input checked="" type="checkbox"/>	ACGEX	AARP Growth Trust-AARP Capital Growth Fund	100	35.00%	25.20%	15.50%	12/04/1984	APPLY PROSPECTUS
<input checked="" type="checkbox"/>	AAISX	AARP Growth International Growth & Income Fund	100	21.10%	n/a	n/a	02/03/1997	APPLY PROSPECTUS
<input type="checkbox"/>	AUSX	AARP Growth Trust-AARP U.S. Stock Index Fund	100	23.40%	n/a	n/a	02/03/1997	APPLY PROSPECTUS
<input type="checkbox"/>	RIEX	ABN AMRO Funds: International Equity Fund: Common Class Shares	100	31.30%	13.60%	n/a	01/04/1993	APPLY PROSPECTUS
<input type="checkbox"/>	RLAEX	ABN AMRO Funds: Latin America Equity Fund: Common Class Shares	100	24.60%	n/a	n/a	06/28/1996	APPLY PROSPECTUS
<input type="checkbox"/>	AIINX	Accessor Funds, Inc.: International Equity Portfolio	100	37.10%	n/a	n/a	07/06/1998	APPLY PROSPECTUS

Fig. 2 (j)

000000 02825560

Investor Class

<input type="checkbox"/> AGROX Accessor Funds, Inc.: Growth Portfolio; Advisor Class Shares	100	29.80% 29.10% n/a	23.80% 08/24/1992	
<input type="checkbox"/> AGRX Accessor Funds, Inc.: Growth Portfolio; Investor Class Shares	100	29.30% n/a n/a	22.50% 07/01/1998	
<input type="checkbox"/> ACIEY Accessor Funds, Inc.: International Equity Portfolio; Advisor Class Shares	100	37.80% 13.90% n/a	13.40% 10/03/1994	

Quick Search Enter a fund family name to narrow your search:

Go to page:  of 550

Results per page:

Key



To view details for up to three funds, side-by-side, check their boxes and select the "Display" button.

Symbol

To view fund details, click on the fund's ticker symbol.

Match Score

A measure of how closely a fund matches your selected criteria. Match scores, which range from zero to 100, do not reflect a fund's performance, but rather its investment philosophy and ranking by investment performance. For an analysis of the score, click on the colored bars.

A blue bar indicates that a fund matches all of your preferences.

A yellow bar indicates that a fund is missing one or more of your preferences.

Returns

The fund's performance over the past one year, five years, ten years, or since inception. Past performance is not indicative of future returns.

Inception Date

The date the fund was opened to investors.



If you want to purchase a fund but you do not have a Wingspan Investment Services account, select the "Apply" button and complete our online application.



Before investing or sending money, read the prospectus carefully. If you want to obtain



000210-02825500

- A free prospectus, which contains more information including fees, sales charges, and expenses, select the "Prospectus" button.
- More than one prospectus, note the ticker symbol, you will not be able to return to these results after making your initial prospectus request.

Quick Search

To view funds from just one family, use Quick Search.

**START OVER**

To choose a new profile, select the "Start Over" button.

FundProfiler does not make recommendations for mutual fund purchases. It does not rank funds by quality, nor rate any fund better than any other fund. It does provide you with important information on the funds within its database. Always read a prospectus carefully before investing. The prospectus contains additional information including fees, charges, and expenses. FundProfiler does not constitute an offer of sale for any of the funds displayed. Such offer can only be made by the fund's own prospectus.

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE

Copyright © 1998, 1999, All rights reserved.  
Copyright © 1999 Investors S.A. All rights reserved. Click for restrictions.

Bank - Loans - Brokerage - Insurance - Pay Bills - Plan - Apply - About - Help - Home

© 1999 WingspanBank.com Privacy Policy, Terms of Use, and Risk Policy



Outstanding

Outstanding

102

Fig. 2. (2)

112

## Prospectus Request

Thank you for your interest in WingspanBank.com. Please fill in the following information and the mutual fund prospectus will be mailed to you. You may also request up to four additional prospectuses on this form if you know the ticker symbol.

First Name\* M.I. Last Name\*

Mailing Address \*

City\* State\* Zip Code\* Email Address\*

Mutual Fund Ticker Symbol\*

INTEX

125

\* denotes required items

102

Fig. 2 (m)

WINSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

▶ Trading Demo ▶ Portfolio Demo ▶ Research ▶ MarketWatch ▶ Quotes & News ▶ Customer Services

## FundProfiler

1 Start 2 Criteria 3 Results

### Match Score Analysis

The colored icons reflect how well a feature matches your preferences. The more blue the icon is, the better it matches your preferences. For more information about symbols and buttons, check out the [Key](#).

#### Analysis of the Match Score

Fund: 1838 Investment Advisors Funds: 1838 Internatio...

Match Score: ██████████ 100

#### Hits

1 important preferences are met. Your most important features are displayed below.

Feature	Your Preference:	This Fund:
1 Performance: 1 Year- <small>learn more</small>	5.00% - 20.00%	33.20%

#### Additional Information

There was no data for 2 of your important preferences.

You did not express a preference, or chose "Not Important" for 10 features.

To see how each feature measured up to the criteria you selected, click the Details button.

BACK

DETAILS

#### Key:

- ● ● ● These icons reflect how well a feature matches your preferences. The more blue the icon is, the better it matches your preferences
- 1 The blue icon containing an exclamation point indicates that although this fund does not meet your preference, it may deem it more beneficial than the preference you selected (e.g., a higher return than you specified), so please review it carefully.
- 2 The yellow icon containing a red "x" indicates that your preference was not met
- The open grey circle indicates that no preference, or "Not Important" was selected
- The grey hash mark or "n/a" indicates that data was not available, not applicable, or could not be verified

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved.  
Copyright © 1999 Reuters S.A. All rights reserved. [Click for restrictions.](#)

Bank - Loans - Brokerages - Insurance - Pay Bills - Plan - Apply - About - Help - Home  
© 1999, WingspanBank.com [Privacy Policy](#), [Terms of Use](#), and [y2k Policy](#)

Fig. 2 (n)

000240 6262580

WINGSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

► Trading Demo ► Portfolio Demo ► Research ► Marketwatch ► Quotes & News ► Customer Services

## FundProfiler

0 Start 6 Criteria 9 Results

### Results - Display

Details for the funds you selected appear side-by-side below. The colored icons (A, B) next to each feature indicate how well each feature matches the criteria you specified. The more blue an icon is, the better it matches your preferences. A yellow icon (C) indicates that your preference is not met. For more information about the symbols and buttons, check out the [Key](#).

Funds Searched: 3353  
Fund Families Searched: 494

### General Fund Information

1838 Investment Advisors Funds: 1838  
International Equity Fund

ASSET  
CLASSIFICATION

INTEX

1838 INVESTMENT ADVISORS L.P.

International Funds

Symbol

Family

Objective

Match Score

0

100

### Features

Maximum Sales Charge

12B1 Fee Ratio

Performance: 1 Year

Performance: 5 Years

Performance: 10 Years

Performance: Year to Date

Performance: Since Inception

.00%

n/a

33.20%

n/a

n/a

21.50%

13.70%

FIG. 2 (c)

000210-0205500

Total Expense Ratio	0	1.13%
Minimum Initial Investment	0	\$1,000
Minimum Subsequent Investment		\$0
Minimum Initial Investment for IRA		\$0
Periodic Investment		Y
Systematic Withdrawal Plan Available		Y
Annual Portfolio Turnover	0	1%
Portfolio Manager Tenure	0	4 Years
Portfolio Manager		Hans Van den Berg
Beta	0	.80
Telephone Number		800-884-1838
Ticker Symbol		INTEX
FPO Date		08/03/1995
Total Net Assets		\$64.40MM
Total Net Asset Date		08/31/1999
Fiscal Year End Date		10/31/1998
Yield		.00
Yield Date		08/31/1999
Change		23%
Holding One		KOA Corp 2.8%
Holding Two		Aitil Corp 2.01%
Holding Three		Total SA Cl B 1.93%
Holding Four		Mannesmann AG Ord 1.86%
Holding Five		Advanstest Corp 1.77%
Holding Six		Zurich Allied AG 1.77%
Holding Seven		SK Telecom Co Ltd 1.75%
Holding Eight		Takeda Chemical Indust Ltd 1.73%
Holding Nine		Societe Generale CIA 1.72%

FIG. 2 (P)

102

112

Holding Ten	000210 0282560
Cash Holdings	Adeco SA 167%
Equities Holdings	0.2
Convertible Holdings	99.80%
Fixed Income Holdings	.00%
Other Holdings	.00%
Holding Valuation Date	08/30/1989

### 1838 Investment Advisors Funds: 1838 International Equity Fund

Top of page

## Key

- ● ● ● ●
- ①
- \*
- 
- 

These icons reflect how well a feature matches your preferences. The more blue the icon is, the better it matches your preferences. Clicking an expansion point indicates that although this fund does not meet your preference, it may deem it more beneficial than the preference you selected (e.g., a higher return than you specified), so please review it carefully.

The yellow icon containing a red "x" indicates that your preference was not met.

The open grey circle indicates that no preference, or "Not Important" was selected.

The grey hash mark or "na" indicates that data was not available, not applicable, or could not be verified.

## Match Score



A measure of how closely a fund matches your selected criteria. Match scores, which range from zero to 100, do not represent an investment recommendation or ranking by investment performance. For an analysis of the score, click on the colored bars (● ● ● ● ●).

The blue bar indicates that a fund matches all of your preferences.

A yellow bar indicates that a fund is missing one or more of your preferences.



If you want to purchase a fund but you do not have a Wingspan Investment Services account, select the "Apply" button and complete our online application.



Before investing or sending money, read the prospectus carefully. If you want to obtain:

- A free prospectus, which contains more information including fees, sales charges, and expenses, select the "Prospectus" button.
- More than one prospectus, note the fiducius symbol, you will not be able to return to these results after making your initial prospectus request.

Fig. 2 (4)

WINGSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

000240 02025500

► Trading Desk ► Portfolio View ► Research ► MarketWatch ► Quotes & News ► Customer Services

## FundProfiler

1 Start 2 Criteria 3 Results

### Results - Display

Details for the funds you selected appear side-by-side below. The colored icons (● ●) next to each feature indicate how well each feature matches the criteria you specified. The more blue an icon is, the better it matches your preferences. A yellow icon (●) indicates that your preference is not met. For more information about the symbols and buttons, check out the [Key](#).

Funds Searched: 1335  
Fund Families Searched: 484

General Fund Information	1838 Investment Advisors Funds: 1838 International Equity Fund	AARP Growth Trust: AARP Capital Growth Fund	AARP Growth Trust: AARP International Growth & Income Fund
Symbol	INTEX	ACGFX	AANSX
Family	1838 INVESTMENT ADVISORS L.P.	AMERICAN ASSOC OF RETIRED PERSONS	AMERICAN ASSOC OF RETIRED PERSONS
Objective	International Funds	Growth Funds	International Funds
Match Score	100	100	100

Features	1838 Investment Advisors Funds: 1838 International Equity Fund	AARP Growth Trust: AARP Capital Growth Fund	AARP Growth Trust: AARP International Growth & Income Fund
Maximum Sales Charge	0.00%	0.00%	0.00%
12B1 Fee Ratio	n/a	n/a	n/a
Performance: 1 Year	33.20%	35.00%	21.10%
Performance: 5 Years	n/a	25.20%	n/a
Performance: 10 Years	n/a	15.50%	n/a

000240 6285560

## Performance: Year to

Performance: Year to Date	0	21.50%	0	20.50%	0	13.60%
Performance: Since Inception	0	13.70%	0	17.10%	0	13.20%
Total Expense Ratio	0	1.13%	0	.87%	0	1.75%
Minimum Initial Investment	0	\$1,000	0	\$2,000	0	\$2,000
Minimum Subsequent Investment		\$0		\$50		\$50
Minimum Initial Investment for IRA		\$0		\$250		\$250
Periodic Investment		Y		Y		Y
Systematic Withdrawal Plan Available		Y		Y		Y
Annual Portfolio Turnover	0	1%	0	1%	0	2%
Portfolio Manager Tenure	0	4 Years	0	10 Years	0	0 Years
Portfolio Manager		Hans Van den Berg		Gaudsen/Bealy		Cheng/Reilly/Lambert
Beta	0	.80	0	1.08	-	n/a
Telephone Number		800-884-1838		800-322-2282		800-322-2282
Ticker Symbol		INTEX		ACGFX		AAISX
FPO Date		08/03/1995		12/04/1984		02/03/1997
Total Net Assets		\$84.40MM		\$1,739.00MM		\$34.40MM
Total Net Asset Date		08/31/1999		08/31/1999		08/31/1999
Fiscal Year End Date		10/31/1998		09/30/1998		09/30/1998
Yield		.00		.38		1.05
Yield Date		08/31/1999		08/31/1999		08/31/1999

Fig. 2 (c)



000210 6285560

Change	23%	72%	29%
Holding One	KOA Corp 2.8%	INTEL CORP 4.1%	Nintendo Corp Ltd 3.47%
Holding Two	Airtel Corp 2.01%	A T & T CORP 3.24%	Sony Corp 3.01%
Holding Three	Total SA CIB 1.93%	HOME DEPOT INC 3.21%	HSBC Hldgs PLC 2.98%
Holding Four	Mannesmann AG Ord 1.86%	MCI WORLD COM INC COM 3.17%	Lasmo PLC 2.92%
Holding Five	Advantest Corp 1.77%	MICROSOFT CORP 3.09%	Hong Kong Telecom Ltd 2.83%
Holding Six	Zurich Allied AG 1.77%	AMERICAN INTL GROUP 2.93%	Aconit SA 2.74%
Holding Seven	SK Telecom Co Ltd 1.75%	INTL BUSINESS MACH 2.88%	Peninsular & Orient St Nav Co 2.54%
Holding Eight	Takeda Chemical Indust Ltd 1.73%	SUN MICROSYSTEMS INC 2.73%	SAP AG 2.51%
Holding Nine	Societe Generale Cl A 1.72%	DAYTON HUDSON CORP 2.63%	Royal & Sun Alliance Ins Group 2.5%
Holding Ten	Adeco SA 1.67%	BRISTOL MYERS SQUIBB 2.36%	Investor AB CIB 2.47%
Cash Holdings	0.2	4.55	3.2
Equities Holdings	99.80%	97.18%	89.60%
Convertible Holdings	00%	00%	00%
Fixed Income Holdings	00%	00%	7.20%
Other Holdings	00%	1.73%	00%
Holding Valuation Date	06/30/1999	03/31/1999	06/30/1999
<div><div>ASSET POSITIONS</div><div>1838 Investment Advisors Funds: 1838 International Equity Fund</div></div> <div><div>ASSET POSITIONS</div><div>AARP Growth Trust: AARP Capital Growth Fund</div></div> <div><div>ASSET POSITIONS</div><div>AARP Growth Trust: AARP International Growth &amp; Income Fund</div></div>			

Top of page

FIG. 2 (t)

102

Fig. 2 (u)



The yellow icon containing a red "x" indicates that your preference was not met.

The open grey circle indicates that no preference or "Not Important" was selected

The grey hash mark or "n/a" indicates that data was not available, not applicable, or could not be verified

A measure of how closely a fund matches your selected criteria. Match scores, which range from zero to 100, do not represent an investment recommendation or ranking by investment performance. For an analysis of the score, click on the colored bars .

The blue bar indicates that a fund matches all of your preferences

A yellow bar indicates that a fund is missing one or more of your preferences.

**If you want to purchase a fund but you do not have a Wingspan Investment Services account, select the "Apply" button and complete our online application**

**Before investing or sending money, read the prospectus carefully. If you want to obtain:**

- A free prospectus, which contains more information including fees, sales charges, and expenses, select the "Prospectus" button.
- More than one prospectus, note the ticker symbol, you will not be able to return to these results after making your initial prospectus request.

FundProlifer does not make recommendations for mutual fund purchases. It does not rank funds by quality, nor rate any fund better than any other fund. It does provide you with important information on the funds within its database. Always read a prospectus carefully before investing. The prospectus contains additional information including fees, charges, and expenses. FundProlifer does not constitute an offer of sale for any of the funds displayed. Such offer can only be made by the fund's own prospectus.

NOT FDIC INSURED \* MAY LOSE VALUE \*\* NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved.  
Copyright © 1999 Reuters S.A. All rights reserved. Click for restrictions

Bank - Loans - Coverage - Insurance - Pay Bills - Plan - Apply - About - Help - Home  
© 1999, WingspanBank.com Privacy Policy, Terms of Use, and Y2k Policy

WINGSPAN  
INVESTMENT  
SERVICES, INC.  
Member NASD/SIPC

Trading Portfolio Research MarketWatch Quotes & News Customer Services

## FundProfiler

Start Criteria Results

### Step Three: View Your Results

We have compiled the list of funds below based on the criteria you selected. To view more information about the table's symbols and buttons, check out the [Key](#)

Funds Found: 555	Funds Searched: 555
	Fund Funds Searched: 494
Funds are sorted by the Match Score. To sort by another criteria click the drop-down box to the right and select that item	Match Score <span>60</span>

To view details for up to three funds, side-by-side, check their boxes and select the "Display" button.

Display	Symbol	Fund Name	Match Score	1 Year Return	5 Year Return	10 Year Return	Since Inception Date	BUY
<input checked="" type="checkbox"/>	INTEX	1838 Investment Advisors Funds: 1838 International Equity Fund	100	33.20%	n/a	n/a	08/03/1995	PROSPECTUS
<input checked="" type="checkbox"/>	ACGF	AARP Growth Trust: AARP Capital Growth Fund	100	35.00%	25.20%	15.50%	12/04/1984	BUY PROSPECTUS
<input checked="" type="checkbox"/>	AANS	AARP Growth Trust: AARP International Growth & Income Fund	100	21.10%	n/a	n/a	02/03/1997	BUY PROSPECTUS
<input type="checkbox"/>	AUSX	AARP Growth Trust: AARP U.S. Stock Index Fund	100	23.40%	n/a	n/a	02/03/1997	BUY PROSPECTUS
<input type="checkbox"/>	RIEQ	ABN AMRO Funds: International Equity Fund: Common Class Shares	100	31.30%	13.60%	n/a	01/04/1993	BUY PROSPECTUS
<input type="checkbox"/>	RLAEX	ABN AMRO Funds: Latin America Equity Fund: Common Class Shares	100	24.60%	n/a	n/a	06/28/1995	BUY PROSPECTUS
<input type="checkbox"/>	AINX	Accessor Funds,		37.10%	n/a	n/a	07/06/1995	BUY

Fig. 2 (2)

FUND FINDER

Inc.: International  
Equity Portfolio:  
Investor Class  
Shares

AGROX Accessor Funds, Inc.: Growth Portfolio, Advisor Class Shares

AGRIX Accessor Funds, Inc.: Growth Portfolio, Investor Class Shares

AGIEX Accessor Funds, Inc.: International Equity Portfolio, Advisor Class Shares

To view details for up to three funds, side-by-side, check their boxes and select the "Display" button.

Go to page: 1 of 556

Results per page: 10

Next Page >

Display

Start Over

Key

To view details for up to three funds, side-by-side, check their boxes and select the "Display" button.

To view fund details, click on the fund's ticker symbol.

Match Score

A measure of how closely a fund matches your selected criteria. Match scores, which range from zero to 100, do not represent an investment recommendation or ranking by investment performance. For an analysis of the score, click on the colored bars (B, E).

A blue bar indicates that a fund matches all of your preferences.

A yellow bar indicates that a fund is missing one or more of your preferences.

Returns

The fund's performance over the past one year, five years, ten years, or since inception. Past performance is not indicative of future returns.

Inception Date

The date the fund was opened to investors.

BUY

If you want to purchase

FIG. 2 (w)

000240 62825500

- A fund with your Wingspan Investment Services account, select the "Buy" button next to the fund. If you're not logged in, you will need to log in and return to this screen.
- More than one fund, note the ticker symbol; you will not be able to return to these results after making your initial purchase.

**Notes:** The "Buy" button takes you to a screen where you can confirm your purchase. Not all funds displayed in the FundProfiler are available for purchase.

Before investing or sending money, read the prospectus carefully. If you want to obtain:

- A list of prospectus, which contains more information including fees, sales charges, and expenses, select the "Prospectus" button.
- More than one prospectus, note the ticker symbol, you will not be able to return to these results after making your initial prospectus request.

Quick Search

To view funds from just one family, use Quick Search.

**START HERE**

To choose a new profile, select the "Start Over" button.

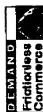
FundProfiler does not make recommendations for mutual fund purchases. It does not rank funds by quality, nor rate any fund better than any other fund. It does provide you with important information on the funds within its database. Always read a prospectus carefully before investing. The prospectus contains additional information including fees, charges, and expenses. FundProfiler does not warrant an offer of sale for any of the funds displayed. Such offer can only be made by the fund's own prospectus.

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE

Copyright © 1998, 1999. All rights reserved.  
Copyright © 1999 Reuters S.A. All rights reserved. Click for restrictions

Bank - Loans - Brokerage - Insurance - Pay Dills - Plan - Apply - About - Help - Home

© 1998, WingspanBank.com Privacy Policy Terms of Use and Y2K Policy



Disclosure

Disclosure

FIG. 2 (x)

WINGSPAN™

INVESTMENT SERVICES, INC.

HOME

LOG OUT

The perfect checking account is just a click away.

Apply

About

Help

Bank

Loans

Brokerage

Insurance

Pay Bills

Plan

WINGSPAN

INVESTMENT

SERVICES, INC.

Member NASD/SIPC

Trading

Portfolio

Research

Marketwatch

Quotes & News

Customer Services

Trading

Stocks

Buy/Sell

Extended-Hours Trading

Options

Buy Calls/Puts

Write Calls/Puts

Covered Calls

Mutual Funds

Buy

Redeem

Exchange

Orders

Order Status

Cancel Order

Change Order

Fees

Schedule

Buy Mutual Funds

65M034321

Fund name: AARP CAPITAL GROWTH FUND

Amount: The minimum investment amount is \$1,000

Enter amount of purchase:

dollars

-OR-

shares

Purchase amount is for principal only and does not include any transaction fees.

Reinvestment: Would you like to reinvest the dividends, income and capital gains of this fund?

☒ Yes
 ☐ No

Prospectus: I have read, understand and accept the terms of the prospectus.

☒ Yes
 ☐ No

Review Before Sending

NOT FDIC INSURED \* MAY LOSE VALUE \* NO BANK GUARANTEE

Copyright © 1999, 1999. All rights Reserved.

Bank • Loans • Invest • Insurance • Pay Bills • Plan • Apply • About • Help • Home

© 1999, WingSpan Bank.com Privacy Policy and Terms of Use

102

FIG 2 (4)

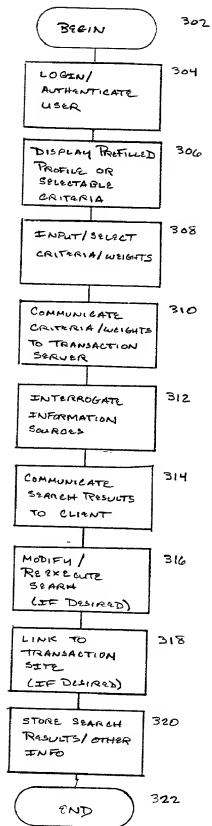


FIG. 3